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FORM 10-Q

SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

J 92-2240

(Mark One)

[x] QUARTERLY REPORT PURSUANT TO SECTION 13 or 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the quarterly period ended June 30, 1992

OR

[ ] TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the transition period from _____ to _____

Commission file number 0-10543

Lake Shore Bancorp., Inc.
(Exact name of registrants as specified in its charter)

Delaware	36-3149540
(State or other jurisdiction of incorporation or organization)	(I.R.S. Employer Identification No.)

605 N. Michigan Ave., Chicago, IL 60611
(Address of principal executive offices)
(Zip Code)

312-787-1900
(Registrant's telephone number, including area code)

(Former name, former address and former fiscal year, if changed since last report)

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days.

Yes x No _____

The number of shares outstanding of the registrant's common stock ($.01 par value) was 7,889,063 at July 1, 1992.

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PART I. FINANCIAL INFORMATION

Item 1. Financial Statements

The Consolidated Balance Sheet of Lake Shore Bancorp., Inc. as of June 30, 1992 and 1991 and December 31, 1991 and the Consolidated Statement of Income for six months ended June 30, 1992 and 1991 which appear in the accompanying June 30, 1992 Quarterly Report to Shareholders (Exhibit 20 of this report) are incorporated in this Form 10-Q Quarterly Report. These Reports should be read in conjunction with the Consolidated Statement of Changes in Shareholders' Equity for the six months ended June 30, 1992 and 1991, and the Consolidated Statement of Cash Flows for the six months ended June 30, 1992 and 1991, which are set forth on the following pages.

The consolidated interim financial statements are unaudited but, in the opinion of Management, all adjustments, consisting only of normal recurring accruals, necessary for the fair presentation of the financial position, results of operations and cash flows for such periods, have been made.

Lake Shore Bancorp., Inc.
Consolidated Statement of Cash Flows

(Dollars in thousands)	Six Months Ended June 30, 1992	1991
CASH FLOWS FROM OPERATING ACTIVITIES:		
Net income	$ 6,239	$ 6,174
Adjustments to reconcile net income to net cash provided by operations:		
Provision for loan losses	1,255	1,190
Depreciation/amortization	1,054	1,103
Amortization of investment security premiums - net of accretion of discounts	316	385
Amortization of intangibles	360	367
(Increase) decrease in interest receivable	(268)	22
Decrease in interest payable	(2,487)	(2,056)
Decrease in income taxes payable	(877)	(1,019)
Other, net	(1,152)	(476)
Net cash provided by operating activities	4,440	5,690
CASH FLOWS FROM INVESTING ACTIVITIES:		
Purchases of investment securities	(47,363)	(60,444)
Maturities of investment securities	42,240	37,708
Sales of investment securities		3,962
(Increase) decrease in loans	(14,343)	26,596
Expenditures for premises and equipment	(164)	(305)
Purchase of treasury stock		(3,750)
Net cash provided by (used in) investing activities	(19,630)	3,767
CASH FLOWS FROM FINANCING ACTIVITIES:		
Net decrease in non-interest bearing deposits	(2,124)	(15,015)
Net increase (decrease) in interest bearing deposits	22,123	(2,342)
Net increase (decrease) in securities sold under repurchase agreements	1,677	(4,577)
Net increase (decrease) in short-term borrowings	431	(587)
Net increase (decrease) in notes payable	(475)	3,750
Cash dividends paid	(1,538)	(1,523)
Net cash provided by (used in) financing activities	20,094	(20,294)
Net increase (decrease) in cash & cash equivalents	4,904	(10,837)
Cash and cash equivalents at beginning of period	102,768	126,010
Cash and cash equivalents at end of period	$ 107,672	$ 115,173

For purposes of reporting cash flows, cash and cash equivalents include cash and due from banks and federal funds sold.

Income taxes of $1,481,300 and $2,872,000 and interest of $20,201,000 and $26,887,000 were paid for the six months ended June 30, 1992 and 1991, respectively.

Lake Shore Bancorp., Inc.
Consolidated Statement of Changes in Shareholders' Equity

	Six Months Ended June 30, 1992	1991
	(in thousands)	
Balance at beginning of period	$ 104,950	$ 99,287
Net income	6,239	6,174
Cash dividends declared	(1,538)	(1,523)
Unrealized gain on mutual funds investment		95
Shares issued under Stock Incentive Plan	32	47
Treasury stock - at cost, 250,000 shares		(3,750)
Balance at end of period	$ 109,683	$ 100,330
Cash dividends declared per share:	$ .195	$ .190

Item 2. Management's Discussion and Analysis of Financial Condition and Results of Operations

Earnings per share for the second quarter of 1992 were $.40 representing a 9.09% decrease compared with $.44 for the same period of 1991. Second quarter net income decreased 7.73% from $3,427,000 for 1991 to $3,162,000 for 1992. For comparison purposes, it should be noted that second quarter results for 1991 were positively affected by approximately $730,000 in interest income before taxes received in connection with a recovery on a previously charged-off commercial loan. Earnings per share for the first six months of 1992 were $.79 representing a 1.28% increase compared to $.78 for the same period in 1991. Net income for the first six months of 1992 was $6,239,000 representing a 1.05% increase compared to $6,174,000 for the same period in 1991. Per share amounts are based on the weighted average number of shares outstanding.

Net interest income for the first six months of 1992 increased $612,000 or 2.87% to $21,918,000 compared to the first six months in 1991 of $21,306,000. The improvement in net interest income is primarily due to lower interest expense which is the result of overall lower interest rates and the shift by customers out of maturing certificates of deposit into lower yielding savings and NOW accounts. Net interest margin (tax equivalent basis) was 4.67% for the six months ended June 30, 1992 compared to 4.74% for the same period in 1991, which includes the effect of the $730,000 interest received on a previously charged-off commercial loan in May, 1991. The average prime rate for the first six months was 6.50% compared with 8.93% for the same period in 1991. The average rate paid on interest bearing deposits for the first six months of 1992 was 4.54% compared to 6.43% for the same period in 1991.

Average loans for the first six months of 1992 increased $29,829,000 or 4.15% to $748,387,000 compared to the first six months of 1991. The effort to develop new loan business shows encouraging results but borrowings by existing customers continue to be below historic utilization levels as a result of the prolonged economic slowdown.

The provision for loan losses was $1,255,000 for the first six months of 1992 and $1,190,000 for the same period of 1991 reflecting management's evaluation of several factors including overall growth in the loan portfolio, prior and current loss experience, current economic conditions and potential risk associated with non-performing loans and the portfolio in general. Loans in the commercial portfolio are risk coded and reviewed on a regular basis by the Senior Loan Committee which also considers loan concentrations and other important indicators of the portfolio's performance. Based upon review and in light of the

various factors mentioned above, decisions are made on a quarterly basis regarding amounts to be charged off and additions to the allowance. Net loan charge-offs for the first six months of 1992 were $1,136,000 or 0.15% of total average loans compared to $776,000 or 0.11% for the comparable period in 1991. The allowance for loan losses was 1.39% of total loans at June 30, 1992 compared to 1.49% at June 30, 1991. The overall quality of our loan portfolio continues to be sound. Non-performing assets at June 30, 1992 totaled $4,447,000 or 0.58% of total loans compared to $5,254,000 or 0.74% at June 30, 1991.

Average assets for the first six months of 1992 increased $31,880,000 or 3.02% to $1,086,042,000 compared to the first six months of 1991. Return on average assets annualized as of June 30, 1992 was 1.15% versus 1.17% for the comparable period of 1991 while the annualized return on average equity was 11.64% compared to 12.51% for the same periods. Average equity to average assets increased from 9.36% for the first six months of 1991 to 9.87% for the first six months of 1992.

Generally, the Company's investment policy is to invest in highly rated government and municipal obligations and to hold these securities until maturity. This policy allows the Company to maintain an investment portfolio, the market value of which remains relatively consistent with book value despite fluctuations in the general level of interest rates. For the six months ended June 30, 1992, there were no sales of securities. Gross gains of $170,000 and gross losses of $154,000 were realized on sales during the first six months of 1991. Gross unrealized gains were $10,753,000 and $4,175,000 as of June 30, 1992 and 1991, respectively. Gross unrealized losses were $185,000 and $336,000, respectively.

The amortized cost and estimated market values of investment securities at June 30, 1992 and 1991, by maturity, are shown below (in thousands):

	Amortized Cost		Market Value	
	1992	1991	1992	1991
Due in One Year or Less	$ 51,329	$ 48,181	$ 52,165	$ 50,191
Due after One Year through Five Years	108,057	108,025	114,964	110,128
Due after Five Years through Ten Years	64,498	58,186	67,157	57,886
Due after Ten Years	572	1,032	552	1,010
	224,456	215,424	234,838	219,215
Mortgage-backed Securities	363	970	363	970
Other Securities	2,972	2,521	3,158	2,569
	$ 227,791	$ 218,915	$ 238,359	$ 222,754

The following table provides a comparison of assets and liabilities (in thousands) according to their sensitivities to interest rate changes at June 30, 1992. The relationships shown are for one day only; significant changes can occur in the sensitivity relationship as a result of market forces and management decisions. Moreover, although certain assets and liabilities may by their contractual terms change carrying interest rates within a certain period of time, they will not necessarily change at the same time or to the same extent.

	0-30 Days	31-90 Days	91-180 Days	181-364 Days	Over 1 Year	Total
Earning Assets	$ 575,449	$ 37,292	$ 34,569	$ 37,886	$ 341,138	$ 1,026,334
Interest-bearing Liabilities	307,430	215,501	106,516	91,256	35,033	755,736
Interest-sensitivity Gap	$ 268,019	$(178,209)	$(71,947)	$(53,370)	$ 306,105	$ 270,598

Consistent with the Company's established objective of maintaining strong capital levels, Tier I and total risk-based capital ratios were 13.19% and 14.48%, respectively, with a leverage ratio of 9.62%. These regulatory capital ratios are far in excess of the risk-based capital guidelines of 4.00% for Tier I capital and 8.00% for total risk-based capital, and the current leverage ratio requirement of 3.00%. They also exceed the recently announced FDIC criteria for "well capitalized" banks of 6.00% Tier I and 10.00% total risk-based capital, and leverage ratio of 5.00%.

The following table shows the risk-adjusted capital ratio and the leveraged capital ratio, as well as total risk-based capital for the Company and its wholly owned subsidiaries, Lake Shore National Bank and Bank of Hinsdale.

	Company		Lake Shore		Hinsdale	
	1992	1991	1992	1991	1992	1991
Tier I Capital	13.19%	13.04%	12.89%	13.02%	12.60%	12.62%
Total Risk-based Capital	14.48	14.46	14.15	14.53	14.07	13.43
Leveraged Capital	9.62	9.06	9.75	9.27	7.37	7.67

Other operating income increased $308,000 or 12.80% to $2,714,000 for the first six months of 1992 compared to $2,406,000 for the same period in 1991. The improvement in other operating income was primarily due to service charges on deposit accounts and letter of credit fees. Service charges on deposit accounts increased $147,000 or 9.54% to $1,689,000 for the first six months of 1992 compared to $1,542,000 for the same period in 1991. Letter of credit fees increased $95,000 or 42.59% to $319,000 for the first six months of 1992 compared to $224,000 for the same period in 1991.

Other operating expenses increased $474,000 or 9.61% for the first six months of 1992 compared to the same period in 1991. The increase is attributable primarily to higher FDIC insurance premiums and to expanded media advertising expenditures. Non-interest expenses are constantly being monitored to achieve overall cost savings.

PART II. OTHER INFORMATION

Item 4. Submission of Matters to a Vote of Security Holders

(a) The Annual Meeting of Shareholders of the Company was held on April 20, 1992.

(b) Edwin L. Brashears, Jr., a director slated for reelection, did not stand for reelection. Thomas M. Mints, Jr. was elected in his place.

Item 6. Exhibits and Reports on Form 8-K.

(a) Exhibits.

20. - June 30, 1992 Quarterly Report.

(b) Reports on Form 8-K.

None

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned thereunto duly authorized.

Lake Shore Bancorp., Inc.
(Registrant)

Date: August 12, 1992

William C. Mitchell
William C. Mitchell, Chairman

Date: August 12, 1992

Sharon S. Peterson
Sharon S. Peterson, Treasurer

QUARTERLY REPORT

June 30, 1992

LAKE SHORE BANCORP, INC

LAKE SHORE BANCORP., INC.
INVESTOR INFORMATION

NASDAQ National Market System

Symbol: LSNB

Generally appears as LakeShore or LkeShr in newspaper stock tables.

Firms active as market makers are:

Keefe, Bruyette & Woods, Inc.
Rodman & Renshaw, Inc.
Stifel, Nicolaus & Co., Inc.
The Chicago Corporation
William Blair & Company
Herzog, Heine, Geduld, Inc.
Kemper Securities Group, Inc.

June 30, 1992 stock price: $21.75

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SECOND QUARTER HIGHLIGHTS

	1992	1991	Percent Change
Three Months Ended June 30			
Per Share			
Net Income	$ .40	$ .44	(9.09)%
Dividends Declared	.10	.095	5.26
Six Months Ended June 30			
Per Share			
Net Income	$ .79	$ .78	1.28
Dividends Declared	.195	.190	2.63
Book Value	13.90	12.72	9.28
Return on Average Assets*	1.15%	1.17%	
Return on Average Equity*	11.64	12.51	
Average Shareholders' Equity to Average Assets	9.87	9.36	
Allowance for Loan Losses to Total Loans	1.39	1.49	
Regulatory Capital			
Tier I	13.19%	13.04%	
Total Risk-based	14.48	14.46	
Leveraged	9.62	9.06	

*annualized

To Our Shareholders:

We are encouraged, although not satisfied, to report earnings per share for the first six months of 1992 were $.79 representing a 1.28% increase compared to $.78 for the same period in 1991. Net income for the first six months of 1992 was $6,239,000 representing a 1.05% increase compared to $6,174,000 for the same period in 1991.

Earnings per share for the second quarter of 1992 were $.40 representing a 9.09% decrease compared with $.44 for the same period of 1991. Second quarter net income decreased 7.73%, from $3,427,000 for 1991 to $3,162,000 for 1992. For comparison purposes, it should be noted that second quarter results for 1991 were positively affected by approximately $730,000 in interest income before taxes received in connection with a recovery on a previously charged-off commercial loan.

Year to date net interest income for 1992 of $21,918,000 represents an increase of 2.87% over the first six months of 1991 of $21,306,000. During the first six months of 1992, the prime rate was steady with an average prime of 6.50%. The prime rate for the first six months of 1991 was declining with an average prime of 8.93%. The improvement in net interest income is primarily due to lower interest expense which is the result of overall lower interest rates and the shift by customers out of maturing certificates of deposit into lower yielding savings and NOW accounts. Net interest margin was 4.67% for the first six months ended June 30, 1992 compared to 4.74% for the same period in 1991, which includes the effect of the $730,000 interest received on a charged-off commercial loan in 1991.

Other income increased $322,000 or 7.98% from $4,034,000 for the first six months in 1991 to $4,356,000 for the comparable period in 1992. Contributing to this increase were higher service charges on deposit accounts and letter of credit fees. Other operating expenses have increased $474,000 or 9.61% for the first six months of 1992 compared to the same period in 1991. The increase is attributable primarily to higher FDIC insurance premiums and to expanded media advertising expenditures. Non-interest expenses are constantly being monitored to achieve overall cost savings.

Average loans for the first six months of 1992 increased $29,829,000 or 4.15% to $748,387,000 compared to the first six months in 1991. The effort to develop new loan business shows encouraging results but borrowings by existing customers continue to be below historic utilization levels as a result of the prolonged economic slowdown.

The overall quality of our loan portfolio continues to be sound. Non-performing assets at June

30, 1992 totaled $4,447,000 or 0.58% of total loans compared to $5,254,000 or 0.74% a year ago. Net loan charge-offs for the first six months of 1992 were $1,136,000 or 0.15% of total average loans compared to $776,000 or 0.11% for the comparable period in 1991. These ratios are well below those of our peers. At June 30, 1992 the allowance for loan losses was 1.39% of total loans compared to 1.49% at June 30, 1991. The provision for loan losses was increased during the second quarter of 1992 in response to our ongoing review of the loan portfolio and to a continued sluggish general and regional economy.

Average assets for the first six months of 1992 increased $31,880,000 or 3.02% to $1,086,042,000 compared to the first six months of 1991. Return on average assets annualized as of June 30, 1992 was 1.15% versus 1.17% for the comparable period of 1991 while the annualized return on average equity was 11.64% compared to 12.51% for the same periods. Average equity to average assets increased from 9.36% for the first six months of 1991 to 9.87% for the first six months of 1992.

Consistent with the Company's established objective of maintaining strong capital levels, Tier I and total risk-based capital ratios at June 30, 1992 were 13.19% and 14.48%, respectively, with a leverage ratio of 9.62%. These strong capital ratios are not only far in excess of minimum regulatory guidelines but also exceed the recently announced FDIC criteria for "well capitalized" banks of 6.00% Tier I and 10.00% total risk-based capital, and leverage ratio of 5.00%.

Director Edwin L. Brashears, Jr. did not stand for reelection at the Annual Meeting of Shareholders held on April 20, 1992. We are deeply appreciative of his counsel and significant contributions during his tenure on the Board.

At their April meeting, the Board of Directors approved a 5% increase in the cash dividend rate from 9.5¢ per share to 10.0¢ per share effective with the June payment. At its meeting on July 20, 1992, the Board declared a cash dividend at the higher 10.0¢ per share rate payable September 8, 1992 to shareholders of record at the close of business on August 14, 1992.

W. C. Mitchell

William C. Mitchell
Chairman of the Board

Robert R. Yohanan

Robert R. Yohanan
President

LAKE SHORE BANCORP., INC.
CONSOLIDATED
BALANCE SHEET

(Dollars in thousands)

ASSETS

Cash and Due From Banks .....
Federal Funds Sold .....
Investment Securities (Market Value of $238,358, $234,996 and $222,754) .....
Loans (Net of Allowance for Loan Losses of $10,609, $10,490 and $10,570) .....
Bank Premises and Equipment .....
Customers' Liability on Acceptances .....
Other Assets .....

LIABILITIES AND SHAREHOLDERS' EQUITY

Deposits:
- Non-Interest Bearing .....
- Interest Bearing .....

Securities Sold Under Agreement to Repurchase .....
Other Borrowed Funds .....
Acceptances Outstanding .....
Other Liabilities .....

Shareholders' Equity:
- Common Stock – $.01 Par Value, Authorized 15,000,000 shares; Issued 8,139,063 shares .....
- Retained Earnings .....
- Treasury Stock – at cost, 250,000 shares .....

June 30, 1992	December 31, 1991	June 30, 1991
$ 74,672	$ 61,768	$ 62,173
33,000	41,000	53,000
227,791	222,973	218,915
754,935	740,711	700,093
16,581	17,497	17,448
8,762	8,352	6,545
17,093	16,831	17,859
$1,132,834	$1,109,132	$1,076,033
$ 161,202	$ 163,326	$ 157,544
784,468	762,345	751,026
945,670	925,671	908,570
41,341	39,664	35,147
11,578	11,147	9,453
8,762	8,352	6,545
15,800	19,348	15,988
1,023,151	1,004,182	975,703
50,075	50,043	49,996
63,358	58,657	54,084
(3,750)	(3,750)	(3,750)
109,683	104,950	100,330
$1,132,834	$1,109,132	$1,076,033

LAKE SHORE BANCORP., INC. CONSOLIDATED STATEMENT OF INCOME

(Dollars in thousands except per share data)

INTEREST INCOME
Loans, Including Fees .....
Interest and Dividends on
Investment Securities .....
Federal Funds Sold .....

INTEREST EXPENSE
Deposits .....
Securities Sold Under Agreement
to Repurchase and Other .....

NET INTEREST INCOME .....
Provision for Loan Losses .....
NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSSES .....

Other Income:
Trust Income .....
Other Operating Income .....

Operating Expenses:
Salaries and Employee Benefits .....
Net Occupancy Expense .....
Furniture and Equipment Expense .....
Other Operating Expenses .....

INCOME BEFORE INCOME TAXES .....
Provision for Income Taxes .....
NET INCOME .....

Net Income per share* .....

Weighted average number of
shares outstanding (000's) .....

*Based on weighted average number of shares outstanding for the period.

Three Months Ended June 30,		Six Months Ended June 30	
1992	1991	1992	1991
$15,413	$18,541	$30,934	$36,812
4,237	4,192	8,424	8,167
177	439	461	1,158
19,827	23,172	39,819	46,137
8,076	11,302	16,966	23,536
432	590	935	1,295
8,508	11,892	17,901	24,831
11,319	11,280	21,918	21,306
690	620	1,255	1,190
10,629	10,660	20,663	20,116
787	820	1,642	1,628
1,345	1,214	2,714	2,406
2,132	2,034	4,356	4,034
4,268	4,165	8,548	8,248
907	899	1,772	1,805
553	610	1,060	1,197
2,861	2,477	5,405	4,931
8,589	8,151	16,785	16,181
4,172	4,543	8,234	7,969
1,010	1,116	1,995	1,795
$ 3,162	$ 3,427	$ 6,239	$ 6,174
$ 0.40	$ 0.44	$ 0.79	$ 0.78
7,889.1	7,889.1	7,889.1	7,956.7

CORPORATE STRUCTURE

LAKE SHORE BANCORP., INC.

605 North Michigan Avenue
Chicago, Illinois 60611

BOARD OF DIRECTORS

Neal Creighton
President & CEO
Robert R. McCormick Foundations

Paula H. Crown
Vice President
Henry Crown and Company

William J. Devers, Jr.
President
Devers Group, Inc.

Irwin Grossinger
President
Grossinger Motorcorp, Inc.

David B. Heller
President
Advisory Research, Inc.

Douglas H. Keare
Division Chief
World Bank

†**Eugene M. Kinney**
Retired Senior Vice President
Zenith Electronics Corporation

†**Michael B. McCaskey**
President & CEO
Chicago Bears Football Club, Inc.

Andrew J. McKenna
President
Schwarz Paper Company

Thomas M. Mintz, Jr.
Retired Chairman of the Board
Sargent-Welch Scientific Co.

William C. Mitchell
Chairman of the Board
Lake Shore Bancorp., Inc.
Lake Shore National Bank

Joseph Regenstein, Jr.
President
Regenstein Foundation

Don H. Reuben
Senior Counsel
Winston & Strawn

†**Edward W. Ross**
President
Jupiter Industries, Inc.

Howard L. Storch
President
Storch & Co., Inc.

Herbert J. Sturz
Vice President & Treasurer
Grossinger Motorcorp, Inc.

Robert R. Yohanan
President
Lake Shore Bancorp., Inc.
Lake Shore National Bank

†Member of the Audit Committee

OFFICERS

William C. Mitchell
Chairman of the Board

Robert R. Yohanan
President

Alma J. Pini
Vice President/Secretary

Thomas D. Roegner
Vice President

Kenneth C. Klinge
Auditor

Sharon S. Peterson
Treasurer

SUBSIDIARIES OF LAKE SHORE BANCORP., INC.

LAKE SHORE NATIONAL BANK

William C. Mitchell
Chairman of the Board

Robert R. Yohanan
President

Home Office
605 North Michigan Avenue
Chicago, Illinois 60611

Hancock Banking Center
875 North Michigan Avenue
Chicago, Illinois 60611

Eugenie Court Banking Center
1660 North LaSalle Street
Chicago, Illinois 60614

Glen Ellyn Banking Center
515 Roosevelt Road
Glen Ellyn, Illinois 60137

Glen Ellyn Banking Center – East
1090 East Roosevelt Road
Glen Ellyn, Illinois 60137

Member FDIC

BANK OF HINSDALE

Jerold K. McCoy
President & Chief Executive Officer

Home Office
400 East Ogden Avenue
Hinsdale, Illinois 60522

Burlington Banking Center
12 East Hinsdale Avenue
Hinsdale, Illinois 60522

Clarendon Hills Banking Center
151 Ann Street
Clarendon Hills, Illinois 60514

Woodridge Banking Center
2800 75th Street
Woodridge, Illinois 60517

Member FDIC